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WHEN YOU COME HOME, LET YOUR WEALTH COME HOME TOO

A THOUGHTFUL YEAR-END NOTE FOR NRI'S VISITING HOME



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WHEN YOU COME HOME, YOU RECONNECT WITH WHAT MATTERS

Every year, when NRIs return home for the holidays, familiar faces, places, and moments bring a warm sense of belonging.

You meet your parents and relatives.
You revisit the home you grew up in.
You catch up with old friends.

You notice how much has changed — and how much hasn't.

During these short visits, many NRIs naturally start thinking about the responsibilities they hold in India — family care, long-term commitments, and the financial arrangements they maintain here.



Your visit may be short, but the impact of the decisions you make here can last much longer.

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WHY YOUR VISIT MAKES YOU THINK ABOUT YOUR INVESTMENTS

When NRIs come home, they naturally reconnect with things they don't usually notice from far away — the rising expenses, the responsibilities they carry here, and the financial arrangements tied to India.

You may notice:

- How household costs have increased,
- How your parents manage their daily needs,
- How your hometown has changed,
- How life in India is moving forward.



These observations often make NRIs review their existing investments — in bank accounts, FDs, savings, or existing investments, and consider whether their money is positioned the way they'd like it to be.

Sometimes, being home reminds you of the financial responsibilities that stay connected to India, no matter where you live.

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HOW MUTUAL FUNDS FIT INTO THE NRI'S INDIA PORTFOLIO

Mutual Funds have become a preferred choice for many NRIs because they provide:

✅ **Convenience**
Investments can be monitored and managed online from anywhere.



✅ **Flexibility**
A wide range of categories allow investors to choose according to their preferences.

✅ **Professional Management**
Fund managers track markets and make investment decisions on behalf of investors.

✅ **Transparency**
Regulated structure and clear reporting make it easy to stay informed.
Many NRIs begin their investment journey during their holiday visit and continue online from abroad with ease.

Your financial presence in India can grow even when you're far away.

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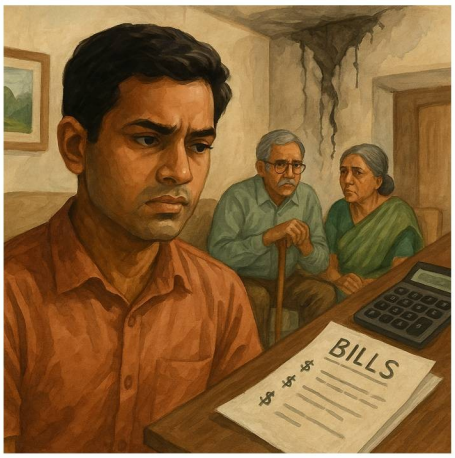
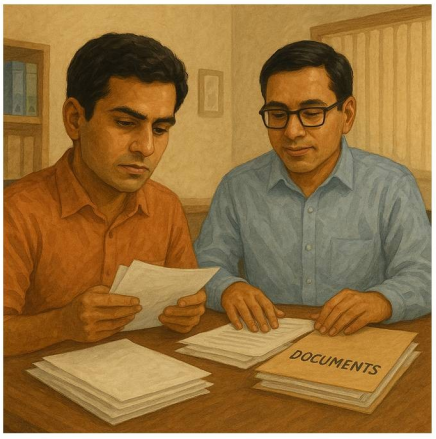
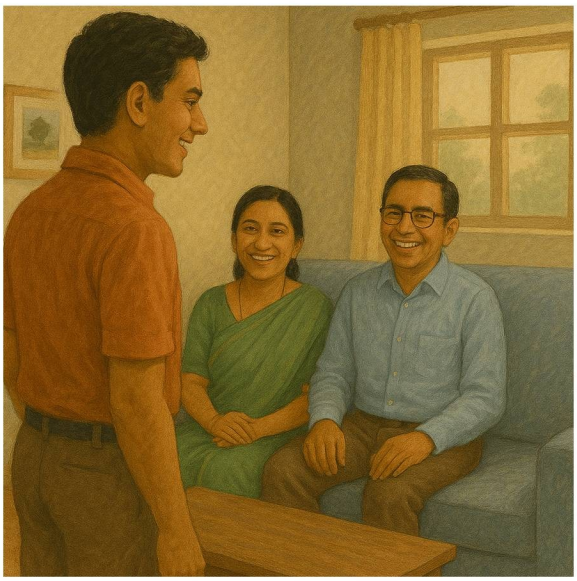
A STORY MANY RETURNING NRI'S RELATE TO



A few years ago, Rajiv came home from abroad. During his visit, he noticed several financial challenges at home. His parents' pension wasn't keeping pace with rising medical costs. His ancestral home needed renovation.



He also wanted to start putting aside money for his own future needs. He met his Mutual Fund Distributor, who helped him organize his documents, update his KYC, and explore available investment options that could help him manage his India-based commitments more efficiently.



He didn't make large decisions overnight. He simply took small, meaningful steps — ones that continued working for him even after he flew back. This year, when he returned, he saw the happy faces of his parents, reviewed the improvements at home, and felt more confident about the steps he had taken toward his long-term savings.

Sometimes, financial clarity comes from simply taking the next small step.

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MAKE THIS VISIT COUNT FOR YOU AND YOUR FAMILY

This holiday season, while you enjoy time with your loved ones, it may also be helpful to:



- Revisit your India-based financial arrangements,
- Update information or documentation,
- Explore available investment options,
- Organize your savings more effectively.

These are simple steps many NRIs take when they're home — steps that can make their India financial ecosystem easier to manage throughout the year.

Before your holiday ends, consider taking one small step that strengthens your financial connection with India.

⚠️ **Disclaimer**

The examples and situations mentioned are illustrative and meant for general awareness. "Rajiv's Story" is a fictional narrative created purely for storytelling purposes and does not represent a real individual or actual events. This content does not represent investment advice or guarantee future performance. Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing. NRIs should check applicable guidelines, taxation rules, and compliance requirements based on their country of residence.

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